

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Allen Lee Lake  
Debtor

Case No. 14-01753-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: JGoodling  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db +Allen Lee Lake, 2306 Magnolia Terrace, Harrisburg, PA 17110-9308  
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
4476217 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875  
4476219 CITIFINANCIAL AUTO/SANTANDER CONSUMER, BANKRUPTCY DEPARTMENT, PO BOX 560284,  
DALLAS, TX 75356-0284  
4476221 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047  
4476224 +MERCANTILE ADJUSTMENT BUREAU, PO BOX 9054, BUFFALO, NY 14231-9054  
4513996 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602  
4476226 +PENNYMAC MORTGAGE CO, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387  
4476227 +PHELAN HALLINAN LLP, ONE PENN CTR PLAZA, 1617 JFK BLVD STE 1400,  
PHILADELPHIA PA 19103-1814  
4476229 +REGINA WILLIAMS, 2445 RUDY ROAD, HARRISBURG, PA 17104-2133  
4476231 +TORRES CREDIT SERVICES, 27 FAIRVIEW ST, PO BOX 189, CARLISLE, PA 17013-0189  
4476232 ++UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009  
(address filed with court: UGI CORP, 225 MORGANTOWN RD, READING, PA 19611)  
4476233 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4476234 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL,  
DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr E-mail/Text: peritus@ebn.phinsolutions.com Jul 11 2018 19:05:41 Peritus Portfolio Services,  
po box 141419, Irving, TX 75014

4476215 EDI: APNIRECOVERY.COM Jul 11 2018 23:03:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3097,  
BLOOMINGTON, IL 61702-3097  
4476216 EDI: AIS.COM Jul 11 2018 23:03:00 AMERICAN INFOSOURCE LP As Agent, PO BO 4457,  
HOUSTON, TX 77210-4457  
4485613 EDI: AIS.COM Jul 11 2018 23:03:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
4482365 EDI: AIS.COM Jul 11 2018 23:03:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4476218 +E-mail/Text: dehartstaff@pamd13trustee.com Jul 11 2018 19:05:30 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4476220 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2018 19:05:14 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4476222 EDI: IRS.COM Jul 11 2018 23:03:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4476225 +EDI: MID8.COM Jul 11 2018 23:03:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,  
SAN DIEGO, CA 92123-2255  
4688592 +EDI: AISACG.COM Jul 11 2018 23:03:00 NCEP, LLC, c/o Ascension Capital Group,  
PO Box 165028, Irving, TX 75016-5028  
4672340 +EDI: AISACG.COM Jul 11 2018 23:03:00 NCEP, LLC by AIS Data Services, LP as agent,  
PO Box 165028, Irving, TX 75016, NCEP, LLC by AIS Data Services, LP as ag, PO Box 165028,  
Irving, TX 75016-5028  
4672339 +EDI: AISACG.COM Jul 11 2018 23:03:00 NCEP, LLC by AIS Data Services, LP as agent,  
PO Box 165028, Irving, TX 75016-5028  
4476228 +E-mail/Text: bankruptcynotices@psecu.com Jul 11 2018 19:05:33 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
4546637 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2018 19:05:14  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
4699009 E-mail/Text: peritus@ebn.phinsolutions.com Jul 11 2018 19:05:41  
Peritus Portfolio Services II, Assignee for NCEP, POBox 141419, Irving TX 75014-1419,  
Peritus Portfolio Services II, Assignee, POBox 141419, Irving TX 75014-1419  
4699008 E-mail/Text: peritus@ebn.phinsolutions.com Jul 11 2018 19:05:41  
Peritus Portfolio Services II, Assignee for NCEP, POBox 141419, Irving TX 75014-1419  
4476230 EDI: DRIV.COM Jul 11 2018 23:03:00 SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT,  
PO BOX 560284, DALLAS, TX 75356-0284  
4485915 +EDI: DRIV.COM Jul 11 2018 23:03:00 Santander Consumer USA, Po Box 560284,  
Dallas, TX 75356-0284  
4501313 +EDI: DRIV.COM Jul 11 2018 23:03:00 Santander Consumer USA, Inc.,  
P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088  
4476235 +EDI: VERIZONCOMB.COM Jul 11 2018 23:03:00 VERIZON BANKRUPTCY DEPT,  
500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4482096 PENNYMAC LOAN SERVICES, LLC, c/o Aldridge Connors, LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500

District/off: 0314-1

User: JGoodling  
Form ID: 3180W

Page 2 of 2  
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cr\* +NCEP, LLC, c/o Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028  
cr\* +NCEP, LLC by AIS Data Services, LP as agent, PO BOX 165028, Irving, TX 75016-5028  
cr\* +Santander Consumer USA, Inc., PO Box 560284, Dallas, TX 75356-0284  
4476223\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
4491185\* +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Dorothy L Mott on behalf of Debtor 1 Allen Lee Lake DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Joshua I Goldman on behalf of Creditor PENNYMAC CORP., BY PENNYMAC LOAN SERVICES, LLC, ITS  
SERVICING AGENT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Allen Lee Lake karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Leslie J Rase on behalf of Creditor PennyMac Loan Services, LLC pabk@logs.com,  
lerase@logs.com  
Leslie J Rase on behalf of Creditor PENNYMAC CORP., BY PENNYMAC LOAN SERVICES, LLC, ITS  
SERVICING AGENT pabk@logs.com, lerase@logs.com  
Thomas I Puleo on behalf of Creditor PennyMac Loan Services, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1 Allen Lee Lake  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-01753-HWV**

Social Security number or ITIN **xxx-xx-8709**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

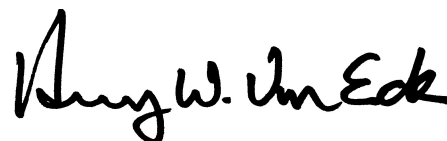
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen Lee Lake

July 11, 2018By the  
court:Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**